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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/483,537
Group Art Unit: 2768
Filing Date: January 14, 2000
Applicant: Wilson
Entitled: SPENDING VEHICLES FOR PAYMENTS
Docket No.: BLO 1565-002

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GROUP 3600

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8 (A)

Date of Deposit: *October 15, 2004*

I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as first-class mail in an envelope addressed to Mail Stop AMENDMENT, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Kim B. Powers
Kim B. Powers

Sir:

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

As authorized and encouraged under 37 CFR §§ 1.97-1.98 and the provisions of MPEP §§ 609 and 707.05 (b), Applicant(s) submits herewith certain supplemental patent references, publications and/or other information which the Patent and Trademark Office may wish to consider in examining the above-identified patent application. The references and information are listed below and on attached form PTO-1449.

U.S. PATENT DOCUMENTS

U.S. PATENT NO.	INVENTOR(S)
3,596,256	Alpelt
5,206,803	Vitagliano, et al.
5,394,487	Burger, et al.
5,644,727	Atkins
5,739,512	Tognazzini
5,903,876	Hagemier
5,946,668	George
6,019,283	Lucero
6,064,983	Koehler
6,182,891	Furuhashi, et al.
6,202,052	Miller
6,473,500	Risafi, et al.
6,532,450	Brown, et al.

FOREIGN PATENT DOCUMENTS

COUNTRY	PATENT NO.	INVENTOR(S)
	NONE	

OTHER DOCUMENTS

1. Union Bank Offers Assistance Program for Customers Affected by Southland Fires, Business Wire, 10/29/93
2. First Interstate Bank Will Donate \$1 Million to Earthquake Relief, Offer Financial Aid to Earthquake Victims, PR Newswire, p0118LA025, 1/18/94.
3. Taxless Innovations Give Postal Service Run for its Money, PR Newswire, 0309SD005, 3/9/90.
4. Giovetti, How to File Your Tax Return Electronically, Compute, v15, n4, pS9(3), 4/93.

5. Gellis, Harold C., "How to Get Plugged into Electronic Tax Filing", Journal of Accountancy v17n6PP56-60, June 1991, Dialog file 15 Accession No. 00553977

A copy of each document is included for the express purpose of providing the Patent and Trademark Office with ample opportunity to evaluate the same and arrive at an independent assessment of the materiality of each, if any, to the examination of the above-identified application.

In reviewing the enclosed copies of the above documents, the Examiner is instructed to ignore any underscoring or highlighting which may have been done because such markings may or may not have any relationship to the subject matter of the above-identified application. The copies being submitted with this Information Disclosure Statement are the best copies available at this time.

The identification of any document herein is not intended to be, and should not be understood as being, an admission that each such document, in fact, constitutes "prior art" within the meaning of applicable law.

Applicant(s) submit this statement in accordance with their duty of disclosure under 37 C.F.R. §1.56. This statement is filed in accordance with 37 C.F.R. 1.97(c), after the mailing date of a first Office Action on the merits, but before the mailing date of either a final action or a Notice of Allowance.

This Information Disclosure Statement is accompanied by a fee as required by 37 C.F.R. 1.97(c) in the amount of \$180.00 as set forth in 37 C.F.R. 1.17(p).

Applicant(s) respectfully requests that the documents cited herein be made of record in the normal manner and that such documents appear on the printed patent as being considered and made of record.

Respectfully submitted,

Date: October 15, 2004

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**FORM PTO-1449 TO BE FILED WITH
INFORMATION DISCLOSURE STATEMENT**

U.S. Department of Commerce	:	Atty. Docket No.: BLO 1565-002
Patent and Trademark Office	:	Serial No.: 09/483,537
	:	Filing Date: January 14, 2000
INFORMATION	:	Applicant: Wilson
DISCLOSURE STATEMENT	:	Group Art Unit: 2768
BY APPLICANTS	:	Examiner: K. Campen

U.S. PATENT DOCUMENTS

Examiner's Initial	Document Number	Date	Name	Class/Sub-class
	3,596,256		Alpelt	
	5,206,803		Vitagliano, et al.	
	5,394,487		Burger, et al.	
	5,644,727		Atkins	
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	5,946,668		George	
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Examiner's Initial	Document Number	Date	Country/Name	Translation yes/no
	NONE			

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2. First Interstate Bank Will Donate \$1 Million to Earthquake Relief, Offer Financial Aid to Earthquake Victims, PR Newswire, p0118LA025, 1/18/94.



Taxless Innovations Give Postal Service Run for its Money, PR Newswire, 0309SD005, 3/9/90.

4. Giovetti, How to File Your Tax Return Electronically, Compute, v15, n4, pS9(3), 4/93.
5. Gellis, Harold C., "How to Get Plugged into Electronic Tax Filing", Journal of Accountancy v17n6PP56-60, June 1991, Dialog file 15 Accession No. 00553977

Examiner	Date Considered
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Examiner: Initial if citation considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

The identification of any document herein is not intended to be, and should not be understood as being, an admission that each such document, in fact, constitutes "prior art" within the meaning of applicable law since, for example, a given document may have a later effective date than at first seems apparent or the document may have an effective date which can be antedated. The "prior art" status of any document is a matter to be resolved during prosecution.

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